

Information to identify the case:

Debtor 1	<u>Andrea Watson-Lindsey</u>	Social Security number or ITIN	xxx-xx-3572
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number:	19-24544-GLT		

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Andrea Watson-Lindsey
fka Andrea C Watson, fka Andrea C Griffin

2/15/22

By the court: Gregory L. Taddonio
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Andrea Watson-Lindsey
Debtor

Case No. 19-24544-GLT
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Feb 15, 2022

User: auto
Form ID: 318

Page 1 of 4
Total Noticed: 38

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 17, 2022:

Recip ID	Recipient Name and Address
db	+ Andrea Watson-Lindsey, 2541 Allequippa Street, Pittsburgh, PA 15213-2308
15162061	+ Aes/pnc Bank, Pob 61047, Harrisburg, PA 17106-1047
15176258	+ Carnegie Library of Pittsburgh, C/O Jordan Tax, PO Box 200, Bethel Park, PA 15102-0200
15176259	+ City Of Pittsburgh, C/O Jordan Tax Service, PO Box 200, Bethel Park, PA 15102-0200
15176261	+ County of Allegheny, C/O Jordan Tax Service, Inc., PO Box 200, Bethel Park, PA 15102-0200
15441453	+ LAWRENCE W WILLIS ESQ, WILLIS & ASSOCIATES, 201 PENN CENTER BLVD STE 310, PITTSBURGH PA 15235-5407
15176264	+ PGH20, 1200 Penn Avenue, Pittsburgh, PA 15222-4207
15172911	+ PHEAA, PO BOX 8147, HARRSBURG PA 17105-8147
15162068	+ Pheaa, Pob 61017, Harrisburg, PA 17106-1017
15176266	+ Pittsburgh School District, C/O Jordan Tax Service, PO Box 200, Bethel Park, PA 15102-0200
15162071	+ U S Dept Of Ed/Gsl/Atl, Po Box 5609, Greenville, TX 75403-5609
15184728	UPMC Health Services, PO Box 1123, Minneapolis, MN 55440-1123
15185280	UPMC Physician Services, PO Box 1123, Minneapolis, MN 55440-1123
15162072	+ Us Dept Of Ed/glelsi, 2401 International Lane, Madison, WI 53704-3121

TOTAL: 14

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
tr	+ EDI: QNLCARDIELLO.COM	Feb 16 2022 04:33:00	Natalie Lutz Cardiello, 107 Huron Drive, Carnegie, PA 15106-1826
smg	EDI: PENNDEPTREV	Feb 16 2022 04:33:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Feb 15 2022 23:39:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ EDI: PHINAMERI.COM	Feb 16 2022 04:33:00	Americredit Financial Services, Inc. DBA GM Financ, P.O Box 183853, Arlington, TX 76096-3853
cr	+ Email/Text: ebnjts@grblaw.com	Feb 15 2022 23:39:00	City and School District of Pittsburgh, 437 Grant Street 14th Floor, Frick Building, Frick Building, Pittsburgh, PA 15219, UNITED STATES OF AMERICA 15219-6101
cr	+ Email/Text: ebnjts@grblaw.com	Feb 15 2022 23:39:00	County of Allegheny, GRB Law, 437 Grant Street 14th Floor, Frick Building, Pittsburgh, PA 15219, UNITED STATES OF AMERICA 15219-6101
cr	+ Email/Text: ebnpeoples@grblaw.com	Feb 15 2022 23:39:00	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
cr	+ Email/Text: ebnpwsa@grblaw.com	Feb 15 2022 23:39:00	Pittsburgh Water & Sewer Authority, GRB Law,

District/off: 0315-2

User: auto

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			437 Grant Street 14th Floor, Frick Building, Pittsburgh, PA 15219, UNITED STATES OF AMERICA 15219-6101
15172246	EDI: PHINAMERI.COM	Feb 16 2022 04:33:00	AmeriCredit Financial Services, Inc., dba GM Financial, P O Box 183853, Arlington, TX 76096
15162062	+ EDI: GMACFS.COM	Feb 16 2022 04:33:00	Ally Financial, P.o. Box 380901, Bloomington, MN 55438-0901
15162063	+ EDI: LCIBAYLN	Feb 16 2022 04:33:00	Bayview Loan Servicing, 4425 Ponce De Leon Blvd, Coral Gables, FL 33146-1873
15195214	+ Email/Text: ebnjts@grblaw.com	Feb 15 2022 23:39:00	City of Pittsburgh & School District of Pittsburgh, GRB Law, c/o Jeffrey R. Hunt, Esquire, 437 Grant Street, 14th Floor, Frick Building, Pittsburgh PA 15219-6101
15162064	+ Email/Text: bankruptcy@clearviewfcu.org	Feb 15 2022 23:39:00	Clearview Federal Cu, 8805 University Blvd, Coraopolis, PA 15108-4212
15195211	+ Email/Text: ebnjts@grblaw.com	Feb 15 2022 23:39:00	County of Allegheny, GRB Law, c/o Jeffrey R. Hunt, Esquire, 437 Grant Street, 14th Floor, Frick Building, Pittsburgh PA 15219-6101
15188666	+ Email/Text: kbarkley@bernsteinlaw.com	Feb 15 2022 23:39:00	Duquesne Light Company, c/o Bernstein-Barkley, P.C., 707 Grant St., Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
15219936	EDI: ECMC.COM	Feb 16 2022 04:33:00	ECMC, PO BOX 16408, ST. PAUL, MN 55116-0408
15302463	+ EDI: LCIBAYLN	Feb 16 2022 04:33:00	Federal National Mortgage Association, c/o Community Loan Servicing, LLC, 4425 Ponce De Leon Blvd., 5th Floor, Coral Gable, FL 33146-1837
15190415	+ EDI: LCIBAYLN	Feb 16 2022 04:33:00	Federal National Mortgage Association, et al, c/o Bayview Loan Servicing, LLC, 4425 Ponce de Leon Blvd, 5th Floor, Coral Gables, FL 33146-1837
15162065	+ Email/Text: ElectronicBankruptcyNotices@fnb-corp.com	Feb 15 2022 23:39:00	First Natl Bk Of Pa, 4140 E State St, Hermitage, PA 16148-3401
15162066	+ EDI: PHINAMERI.COM	Feb 16 2022 04:33:00	Gm Financial, Po Box 181145, Arlington, TX 76096-1145
15162067	EDI: JPMORGANCHASE	Feb 16 2022 04:33:00	Jpmcb HI, 700 Kansas Lane, Monroe, LA 71203
15162069	Email/Text: banko@preferredcredit.com	Feb 15 2022 23:38:00	Preferred Cr, Pob 1679, St Cloud, MN 56302
15178126	EDI: PENNDEPTREV	Feb 16 2022 04:33:00	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, PA 17128-0946
15178126	Email/Text: RVSVCBICNOTICE1@state.pa.us	Feb 15 2022 23:39:00	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, PA 17128-0946
15194223	+ Email/Text: ebnpwsa@grblaw.com	Feb 15 2022 23:39:00	Pittsburgh Water and Sewer Authority, GRB Law, c/o Jeffrey R. Hunt, Esquire, 437 Grant Street, 14th Floor, Frick Building, Pittsburgh PA 15219-6101
15162070	Email/Text: philadelphia.bnc@ssa.gov	Feb 15 2022 23:39:00	Soc Sec Admin Office O, 155-10 Jamaica Ave, Jamaica, NY 11432

TOTAL: 26

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID Bypass Reason Name and Address

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cr		Bayview Loan Servicing
cr		Bayview Loan Servicing, LLC
cr		Community Loan Servicing, LLC f/k/a Bayview Loan S
cr		Federal National Mortgage Association
aty	*+	Natalie Lutz Cardiello, 107 Huron Drive, Carnegie, PA 15106-1826
smg	*	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
cr	*+	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
cr	*	ECMC, P.O. BOX 16408, ST. PAUL, MN 55116-0408
15172360	*P++	AMERICREDIT FINANCIAL SERVICES DBA GM FINANCIAL, PO BOX 183853, ARLINGTON TX 76096-3853, address filed with court., Americredit Financial Services, Inc., Dba GM Financial, P.O Box 183853, Arlington, TX 76096
15176255	*+	Aes/pnc Bank, Pob 61047, Harrisburg, PA 17106-1047
15176256	*+	Ally Financial, P.o. Box 380901, Bloomington, MN 55438-0901
15176257	*+	Bayview Loan Servicing, 4425 Ponce De Leon Blvd, Coral Gables, FL 33146-1873
15176260	*+	Clearview Federal Cu, 8805 University Blvd, Coraopolis, PA 15108-4212
15176262	*+	First Natl Bk Of Pa, 4140 E State St, Hermitage, PA 16148-3401
15176263	*+	Gm Financial, Po Box 181145, Arlington, TX 76096-1145
15176267	*P++	PREFERRED CREDIT INC, 628 ROOSEVELT ROAD SUITE #100, SAINT CLOUD MN 56301-4867, address filed with court., Preferred Cr, Pob 1679, St Cloud, MN 56302
15176265	*+	Pheaa, Pob 61017, Harrisburg, PA 17106-1017
15176268	*	Soc Sec Admin Office O, 155-10 Jamaica Ave, Jamaica, NY 11432
15176269	*+	U S Dept Of Ed/Gsl/Atl, Po Box 5609, Greenville, TX 75403-5609

TOTAL: 4 Undeliverable, 15 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 17, 2022

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 15, 2022 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor Bayview Loan Servicing LLC bnicholas@kmlawgroup.com
Brian Nicholas	on behalf of Creditor Community Loan Servicing LLC f/k/a Bayview Loan Servicing, LLC bnicholas@kmlawgroup.com
Denise Carlon	on behalf of Creditor Community Loan Servicing LLC f/k/a Bayview Loan Servicing, LLC dcarlon@kmlawgroup.com
Jeffrey R. Hunt	on behalf of Creditor Pittsburgh Water & Sewer Authority jhunt@grblaw.com
Jeffrey R. Hunt	on behalf of Creditor County of Allegheny jhunt@grblaw.com
Jeffrey R. Hunt	on behalf of Creditor City and School District of Pittsburgh jhunt@grblaw.com
Keri P. Ebeck	on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com jbluemle@bernsteinlaw.com
Lawrence W. Willis	on behalf of Debtor Andrea Watson-Lindsey ecw@westernpabankruptcy.com

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urfreshstr@gmail.com;willislr88866@notify.bestcase.com

Lorraine Gazzara Doyle

on behalf of Creditor Bayview Loan Servicing lorraine@mvlaw.com diane@mvlaw.com;bankruptcy@friedmanvartolo.com

Maria Miksich

on behalf of Creditor Community Loan Servicing LLC f/k/a Bayview Loan Servicing, LLC mmiksich@kmlawgroup.com

Natalie Lutz Cardiello

on behalf of Trustee Natalie Lutz Cardiello ncardiello@cardiello-law.com ncardiello@ecf.axosfs.com

Natalie Lutz Cardiello

ncardiello@cardiello-law.com ncardiello@ecf.axosfs.com

Office of the United States Trustee

ustregion03.pi.ecf@usdoj.gov

S. James Wallace

on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com PNGbankruptcy@peoples-gas.com

William E. Craig

on behalf of Creditor Americredit Financial Services Inc. Dba GM Financial ecfmail@mortoncraig.com,
mhazlett@mortoncraig.com;mortoncraigecf@gmail.com

TOTAL: 15